

**IMPORTANT INFORMATION – READ CAREFULLY!**  
**HIGH DEDUCTIBLE HEALTH PLAN WITH HEALTH SAVINGS ACCOUNT**

Individuals enrolled, or covered as a dependent, in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) should review IRS ruling 2005-25 for eligibility and enrollment requirements.

A High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) includes:

- A minimum deductible of at least **\$1,500 per year** for an individual and **\$3,000 per year** for a family; **AND**
- A Health Savings Account (HSA). The employee and/or employer may make pre-tax contributions to the HSA, and these funds may be used toward the deductible.

Any funds in the HSA not used during any plan year roll forward to the following year and may be used for defined health-related costs. **These accounts are regulated by the IRS.**

**IRS Ruling 2005-25 requires that:**

- A spouse enrolled in an “Employee Only” High Deductible Health Plan (HDHP) with a Health Savings Account (HSA), **is not eligible to participate** in the State of Delaware’s Group Health Insurance Plan.
- A spouse or dependent covered under an “Employee & Child(ren)” or “Family” High Deductible Health Plan (HDHP) with a Health Savings Account (HSA), **cannot also be covered** through the State of Delaware’s Group Health Insurance Plan.
  - This could include a State of Delaware employee listed as the spouse on the other plan.

**PLEASE NOTE:** If your spouse is enrolled in an HDHP **but not contributing** (and is not receiving any employer contributions) to an HSA, they can also be enrolled in another health plan, even with a balance in the HSA. The plan **does not** fall under the IRS ruling 2005-25 described above.

If you are not certain that your spouse is enrolled in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA), your spouse must check with his or her employer.

A spouse must still enroll in their employer’s health plan when required by the State of Delaware [Spousal Coordination of Benefits Policy](#).